

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert J. Longo  
Ruth E. Longo  
Debtors

Case No. 17-02813-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: REshelman  
Form ID: 309A

Page 1 of 2  
Total Noticed: 46

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db/jdb +Robert J. Longo, Ruth E. Longo, 106 Hyland Drive, East Stroudsburg, PA 18301-6734  
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541  
aty +Kimberly D Martin, Law Offices of John J. Martin, 1022 Court Street,  
Honesdale, PA 18431-1925  
4942581 +CBNA/Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497  
4942580 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007)  
4942586 +Commercial Acceptance, 2300 Gettysburg Rd, Camp Hill, PA 17011-7303  
4942593 +Lehigh Valley Hospital, P.O. Box 689, Allentown, PA 18105-1556  
4942597 +Nationstar Mortgage LL, Po Box 199111, Dallas, TX 75235  
4942598 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
4942599 Pocono Medical Center, 206 East Brown Street, East Stroudsburg, PA 18301-3094  
4942602 +Powell Inc, 1 Fisher Street, Halifax, PA 17032-8845  
4942603 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
4942611 Trans-Continental Credit & Coll, PO Box 5055, White Plains, NY 10602-5055  
4942612 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jmartin@martin-law.net Dec 18 2017 18:57:05 John J. Martin,  
Law Offices John J. Martin, 1022 Court Street, Honesdale, PA 18431  
ust +E-mail/Text: USTPRegion03.HA.ECF@USD.OJ.GOV Dec 18 2017 18:57:18 United States Trustee,  
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722  
frtr +E-mail/Text: wschwab@ig7technology.com Dec 18 2017 18:57:29 William G Schwab (Trustee),  
William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
Lehighton, PA 18235-0056  
4942577 EDI: BANKAMER.COM Dec 18 2017 18:58:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
4942576 +E-mail/Text: banko@berkscredit.com Dec 18 2017 18:57:13 Berks Credit & Coll,  
900 Corporate Dr, Reading, PA 19605-3340  
4942579 EDI: CAPITALONE.COM Dec 18 2017 18:58:00 Capital One Bank Usa N, 15000 Capital One Dr,  
Richmond, VA 23238  
4942583 E-mail/Text: msanchez@coordinatedhealth.com Dec 18 2017 18:57:21  
CHS Professional Practice PC, 2775 Schoenersville Rd., Bethlehem, PA 18017-7307  
4942582 +EDI: CHASE.COM Dec 18 2017 18:58:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
4942584 +EDI: WFNNB.COM Dec 18 2017 18:58:00 Comenity Bank/Justice, PO Box 182789,  
Columbus, OH 43218-2789  
4942585 +EDI: WFNNB.COM Dec 18 2017 18:58:00 Comenity Bank/NWYRK and Co, PO Box 182789,  
Columbus, OH 43218-2789  
4942587 +EDI: CONVERGENT.COM Dec 18 2017 18:58:00 Convergent Outsourcing, Inc., PO Box 9004,  
Renton, WA 98057-9004  
4942588 +EDI: RCSFNBMARIN.COM Dec 18 2017 18:58:00 Creditonebnk, PO Box 98872,  
Las Vegas, NV 89193-8872  
4942589 +E-mail/Text: bknotice@erccollections.com Dec 18 2017 18:57:19 Enhanced Recovery Co L,  
8014 Bayberry Rd, Jacksonville, FL 32256-7412  
4942590 +EDI: AMINFOFP.COM Dec 18 2017 18:58:00 FIRST PREMIER, 3820 N LOUISE AVE.,  
Sioux Falls, SD 57107-0145  
4942591 +EDI: CBSKOHL.S.COM Dec 18 2017 18:58:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
4942592 +E-mail/Text: collections@lascolinasfcu.com Dec 18 2017 18:57:22 Las Colinas Fed Cr Uni,  
555 Cimarron Trl, Irving, TX 75063-4538  
4942594 +EDI: RESURGENT.COM Dec 18 2017 18:58:00 Lvnv Funding, PO Box 10497 MS 576,  
Greenville, SC 29603-0497  
4942595 +EDI: RESURGENT.COM Dec 18 2017 18:58:00 Lvnv Funding Llc, Po Box 10497,  
Greenville, SC 29603-0497  
4942596 E-mail/Text: camanagement@mtb.com Dec 18 2017 18:57:14 M & T Bank, Po Box 7678,  
Buffalo, NY 14240  
4942600 EDI: PRA.COM Dec 18 2017 18:58:00 PORTFOLIO RC, 120 Corporate Blvd Suite 100,  
Norfolk, VA 23502  
4943066 +EDI: PRA.COM Dec 18 2017 18:58:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021  
4942601 +EDI: PRA.COM Dec 18 2017 18:58:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
4999327 +EDI: JEFFERSONCAP.COM Dec 18 2017 18:58:00 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
4987846 EDI: Q3G.COM Dec 18 2017 18:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
4942605 +EDI: RMSC.COM Dec 18 2017 18:58:00 Synch/Gap, PO Box 965005, Orlando, FL 32896-5005  
4942608 +EDI: RMSC.COM Dec 18 2017 18:58:00 Synch/PaypalSMARTCONN, PO Box 965005,  
Orlando, FL 32896-5005  
4942604 +EDI: RMSC.COM Dec 18 2017 18:58:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015  
4942606 EDI: RMSC.COM Dec 18 2017 18:58:00 Synch/jcp, PO Box 965007, Orlando, FL 32896-5007  
4942607 +EDI: RMSC.COM Dec 18 2017 18:58:00 Synch/lowes, Po Box 965005, Orlando, FL 32896-5005  
4942609 +EDI: WTRRNBNK.COM Dec 18 2017 18:58:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4942610 +EDI: CITICORP.COM Dec 18 2017 18:58:00 Thd/cbna, Po Box 6497,  
Sioux Falls, SD 57117-6497  
4942613 +E-mail/Text: WFB.Bankruptcy@cabelas.com Dec 18 2017 18:57:30 Worlds Foremost Bank N,  
4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 32

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4942578 Capital One  
tr\* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,  
PO Box 56, Lehighton, PA 18235-0056  
tr\* +William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East,  
PO Box 56, Lehighton, PA 18235-0056  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com  
John J. Martin on behalf of Debtor 1 Robert J. Longo jmartin@martin-law.net,  
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r59891@notify.bestcase.com  
John J. Martin on behalf of Debtor 2 Ruth E. Longo jmartin@martin-law.net,  
kmartin@martin-law.net;nmundy@martin-law.net;jashley@martin-law.net;mmacleary@martin-law.net;r59891@notify.bestcase.com  
Kimberly D Martin on behalf of Debtor 1 Robert J. Longo kmartin@martin-law.net,  
jashley@martin-law.net;r59891@notify.bestcase.com  
Kimberly D Martin on behalf of Debtor 2 Ruth E. Longo kmartin@martin-law.net,  
jashley@martin-law.net;r59891@notify.bestcase.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Robert J. Longo</b>	Social Security number or ITIN	<b>xxx-xx-2832</b>
	First Name    Middle Name    Last Name	EIN	__-____-
Debtor 2	<b>Ruth E. Longo</b>	Social Security number or ITIN	<b>xxx-xx-1108</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	__-____-
United States Bankruptcy Court	<b>Middle District of Pennsylvania</b>	Date case filed in chapter	<b>7                      July 7, 2017</b>
Case number:	<b>5:17-bk-02813-JJT</b>	Date case reconverted to chapter	<b>7                      December 5, 2017</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert J. Longo	Ruth E. Longo
2. All other names used in the last 8 years		
3. Address	106 Hyland Drive East Stroudsburg, PA 18301	106 Hyland Drive East Stroudsburg, PA 18301
4. Debtor's attorney Name and address	John J. Martin Law Offices John J. Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: <a href="mailto:jmartin@martin-law.net">jmartin@martin-law.net</a>
5. Bankruptcy trustee Name and address	William G Schwab (Trustee) William G Schwab and Associates 811 Blakeslee Blvd Drive East PO Box 56 Lehighton, PA 18235	Contact phone 610 377-5200 Email: <a href="mailto:schwab@uslawcenter.com">schwab@uslawcenter.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 274 Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open Monday – Friday 9:00 AM to 4:00 PM  Contact phone (570) 831-2500  Date: December 18, 2017
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 23, 2018 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>*** Valid photo identification and proof of social security number are required ***</b>	Location:  <b>Council Chambers, Hazleton City Hall, 40 N. Church St, Hazleton, PA 18201</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: October 28, 2017</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	